

BANKING AND RAILWAY STATISTICS, IRELAND.

[DECEMBER, 1894.]

STATISTICS OF DEPOSITS AND CASH BALANCES IN JOINT STOCK BANKS; DEPOSITS IN POST OFFICE SAVINGS BANKS AND TRUSTEE SAVINGS BANKS; AMOUNT OF THE GOVERNMENT FUNDS, INDIA STOCKS, AND GUARANTEED LAND STOCK; AND BANK NOTE CIRCULATION IN IRELAND, DECEMBER, 1894; ALSO WEEKLY TRAFFIC RECEIPTS OF IRISH RAILWAYS FOR THE YEARS 1893-94; AND RAILWAY TRAFFIC STATISTICS FOR EACH OF THE TEN YEARS, 1884-93.

Presented to both Houses of Parliament by Command of Her Majesty.



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1894.

TO

HIS EXCELLENCY ROBERT OFFLEY ASHBURTON,
BARON HOUGHTON,

&c., &c., &c.,

LORD LIEUTENANT-GENERAL AND GENERAL GOVERNOR OF IRELAND.

MAY IT PLEASE YOUR EXCELLENCY,

I have the honour to submit to your Excellency the following Tables and remarks relative to Banking in Ireland, and to the amount of the Government Funds, India Stocks, and Guaranteed Land Stock upon which dividends are payable at the Bank of Ireland, together with information concerning the weekly traffic receipts of the Irish Railways for the years 1893-94, and an abstract of the principal railway statistics of Ireland for the ten years 1884-93. The Tables on these subjects are in continuation of those previously issued by this Department.

The information comprised in the Tables relating to Banking and Investment Statistics consists of the total of the deposits and cash balances in the Joint Stock Banks of Ireland on the 31st of December, 1894, and on the corresponding date in each preceding year since the year 1874 inclusive, compiled from confidential returns kindly furnished by the authorities of the various banks; the balance of deposits remaining in Post Office and Trustee Savings Banks on the 31st of December of each year since the year 1874 inclusive, derived from official sources; the total amount (on 31st December in each year since 1874) of Government Funds, India Stocks, and Guaranteed Land Stock,* on which dividends are

* See note (*) on page 14.

payable at the Bank of Ireland, with the amount of each description of Stock on 31st December, 1894, kindly supplied by the Governor of the Bank; and the average bank note circulation of the six banks of issue in Ireland in the month of December since 1884, compiled from the *Dublin Gazette*.

In addition to the tables here mentioned, I have inserted others affording half-yearly comparisons for 1894 and the preceding ten years under each of the heads referred to; these half-yearly comparisons tend to correct any false impression which might be caused by information collected at a period of the year when the Christmas trade produces an increased movement of money.

1. *Deposits and Cash Balances in Joint Stock Banks.*

The deposits and cash balances in the Joint Stock Banks, in December, 1894, as shown in Table I., stood at £37,607,000 (exclusive of £1,527,000 Government and other Public Balances in the Bank of Ireland), as compared with £35,852,000 at the corresponding period in the year 1893, being an increase of £1,755,000, or 4·9 per cent., following an increase of £477,000, or 1·3 per cent., at the close of 1893, as compared with the amount for December, 1892, and showing an advance of £7,836,000, or 26·3 per cent., on the amount for December, 1887, since which period, comparing December with December, there has been a continuous annual increase. It will be seen from the Table that the amount under this heading in December last was also in excess of that for December in any of the 20 years preceding 1894: it was, in fact, the highest amount yet reached. In Table I. (A) the amounts of deposits and cash balances are compared by half-years: it shows that the customary increase in December as compared with June occurred, the increase on this occasion amounting to £2,177,000, as compared with an increase of £1,215,000 for the corresponding period of 1893, and an increase of £810,000 for December, 1892.

TABLE I.—Showing amount of Deposits and Cash Balances in Joint Stock Banks, on 31st December, 1874–94, compiled from Returns furnished by the several Joint Stock Banks in Ireland.*

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1874, 31st December,	31,734,000	2,524,000	—
1875, "	33,519,000	1,785,000	—
1876, "	34,240,000	721,000	—
1877, "	33,050,000	—	1,190,000
1878, "	31,534,000	—	1,516,000
1879, "	30,541,000	—	993,000
1880, "	29,746,000	—	795,000
1881, "	30,161,000	415,000	—
1882, "	32,746,000	2,585,000	—
1883, "	31,340,000	—	1,406,000
1884, "	30,627,000	—	713,000
1885, "	29,370,000	—	1,257,000
1886, "	30,172,000	802,000	—
1887, "	29,771,000	—	401,000
1888, "	30,979,000	1,208,000	—
1889, "	32,968,000	1,989,000	—
1890, "	33,325,000	357,000	—
1891, "	34,532,000	1,207,000	—
1892, "	35,375,000	843,000	—
1893, "	35,852,000	477,000	—
1894, "	37,607,000	1,755,000	—

* The names and the dates of foundation of the Banks, the combined statistics of which are included in Tables I. and I. (A), are as follows:—

Name.	Estab-lished.	Name.	Estab-lished.
Bank of Ireland,	1783.	National Bank,	1835.
Northern Banking Company,	1824.	Ulster Bank,	1836.
Hibernian Bank,	1825.	Royal Bank of Ireland,	1836.
Provincial Bank of Ireland,	1825.	Munster & Leinster Bank,	1885.
Belfast Banking Company,	1827.		

[TABLE I. (A.)

TABLE I. (A)—Showing amount of Deposits and Cash Balances in Joint Stock Banks, in the months of June and December, in the years 1884-94, compiled from Returns furnished by the several Joint Stock Banks in Ireland.

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1884, 30th June, .	30,072,000	—	1,268,000
„ 31st December,	30,627,000	555,000	—
1885, 30th June, .	29,240,000	—	1,387,000
„ 31st December,	29,370,000	130,000	—
1886, 30th June, .	29,223,000	—	147,000
„ 31st December,	30,172,000	949,000	—
1887, 30th June, .	29,339,000	—	833,000
„ 31st December,	29,771,000	432,000	—
1888, 30th June, .	30,310,000	539,000	—
„ 31st December,	30,979,000	669,000	—
1889, 30th June, .	31,205,000	226,000	—
„ 31st December,	32,968,000	1,763,000	—
1890, 30th June, .	33,061,000	93,000	—
„ 31st December,	33,325,000	264,000	—
1891, 30th June, .	33,700,000	375,000	—
„ 31st December,	34,532,000	832,000	—
1892, 30th June, .	34,565,000	33,000	—
„ 31st December,	35,375,000	810,000	—
1893, 30th June, .	34,637,000	—	738,000
„ 31st December,	35,852,000	1,215,000	—
1894, 30th June, .	35,430,000	—	422,000
„ 31st December,	37,607,000	2,177,000	—

2. Savings Banks.

The balances of deposits in Savings Banks consist of two groups—those in the Post Office Savings Banks which are set out in Table II., and those in Trustee Savings Banks, shown in Table III.

It will be observed from Table II. that on the 31st December last the estimated balances in the Post Office Savings Banks in Ireland amounted to £4,977,000, as compared with £4,343,000, for the corresponding date in 1893, being an increase of £634,000, which is £495,000 in excess of the increase for the year 1893, and more than double the highest increase in any previous year since the establishment of these Banks.

TABLE II.—Showing Estimated Balances, at the undermentioned dates, in Post Office Savings Banks in Ireland; compiled from Returns furnished by the Controller, Post Office Savings Bank Department.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1874, 31st December,	914,000	68,000	—
1875, "	1,003,000	89,000	—
1876, "	1,124,000	121,000	—
1877, "	1,257,000	133,000	—
1878, "	1,326,000	69,000	—
1879, "	1,417,000	91,000	—
1880, "	1,556,000	139,000	—
1881, "	1,723,000	167,000	—
1882, "	1,925,000	202,000	—
1883, "	2,052,000	137,000	—
1884, "	2,224,000	172,000	—
1885, "	2,438,000	214,000	—
1886, "	2,703,000	265,000	—
1887, "	2,932,000	229,000	—
1888, "	3,239,000	307,000	—
1889, "	3,462,000	223,000	—
1890, "	3,723,000	261,000	—
1891, "	3,966,000	243,000	—
1892, "	4,204,000	238,000	—
1893, "	4,343,000	139,000	—
1894, "	4,977,000	634,000	—

Table II. (A) shows by half years, since June, 1884, the accumulation of deposits in the Post Office Savings Banks. From this Table it appears that with the exception of the first six months of 1893 there was a steady increase in each half year, the amount reaching its maximum in December last, when the balance showed an increase of £290,000 as compared with the amount in June, 1894, following an increase of £344,000 in the first six months of 1894, and an increase of £188,000 in the second half of the year 1893.

[TABLE II. (A).

TABLE II. (A)—Showing Estimated Balance, at the undermentioned dates, in Post Office Savings Banks in Ireland; compiled from Returns furnished by the Controller, Post Office Savings Bank Department.

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1884, 30th June, .	2,150,000	98,000	—
„ 31st December,	2,224,000	74,000	—
1885, 30th June, .	2,325,000	101,000	—
„ 31st December,	2,438,000	113,000	—
1886, 30th June, .	2,592,000	154,000	—
„ 31st December,	2,703,000	111,000	—
1887, 30th June, .	2,802,000	99,000	—
„ 31st December,	2,932,000	130,000	—
1888, 30th June, .	3,128,000	196,000	—
„ 31st December,	3,239,000	111,000	—
1889, 30th June, .	3,372,000	133,000	—
„ 31st December,	3,462,000	90,000	—
1890, 30th June, .	3,585,000	123,000	—
„ 31st December,	3,723,000	138,000	—
1891, 30th June, .	3,878,000	155,000	—
„ 31st December,	3,966,000	88,000	—
1892, 30th June, .	4,069,000	103,000	—
„ 31st December,	4,204,000	135,000	—
1893, 30th June, .	4,155,000	—	49,000
„ 31st December,	4,343,000	188,000	—
1894, 30th June, .	4,687,000	344,000	—
„ 31st December,	4,977,000	290,000	—

Table III. shows the amount of deposits at the end of each year in Trustee Savings Banks.

In December, 1893, these deposits amounted to £1,876,000, and in 1894 to £1,982,000, being an increase of £106,000 following a decrease of £91,000 in 1893, and an increase of £1,000 in 1892.

[TABLE III.

TABLE III.—Showing the Balances due to Trustees of Savings Banks in Ireland by the Commissioners for the Reduction of the National Debt, at the undermentioned dates; compiled from Returns furnished by the Comptroller-General, National Debt Office, London.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1874, 31st December,	2,092,000	17,000	—
1875, "	2,044,000	—	48,000
1876, "	2,153,000	109,000	—
1877, "	2,220,000	67,000	—
1878, "	2,160,000	—	60,000
1879, "	2,098,000	—	62,000
1880, "	2,079,000	—	19,000
1881, "	2,042,000	—	37,000
1882, "	2,078,000	36,000	—
1883, "	2,060,000	—	18,000
1884, "	2,097,000	37,000	—
1885, "	1,981,000	—	116,000
1886, "	2,007,000	26,000	—
1887, "	2,043,000	36,000	—
1888, "	2,029,000	—	14,000
1889, "	2,042,000	13,000	—
1890, "	1,973,000	—	69,000
1891, "	1,966,000	—	7,000
1892, "	1,967,000	1,000	—
1893, "	1,876,000	—	91,000
1894, "	1,982,000	106,000	—

Table III. (A) gives information by half-years from 1884 to 1894 for the Trustee Savings Banks. There has been an increase of £42,000 in the half-year ended

December, 1894, following an increase of £64,000 in the preceding half-year, and an increase of £20,000 for the second half of the year 1893.

TABLE III. (A).—Showing the Balances due to Trustees of Savings Banks in Ireland by the Commissioners for the Reduction of the National Debt, at the undermentioned dates; compiled from Returns furnished by the Comptroller-General, National Debt Office, London.

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1884, 30th June, .	2,072,000	12,000	—
„ 31st December, .	2,097,000	25,000	—
1885, 30th June, .	2,022,000	—	75,000
„ 31st December, .	1,981,000	—	41,000
1886, 30th June, .	1,994,000	13,000	—
„ 31st December, .	2,007,000	13,000	—
1887, 30th June, .	2,030,000	23,000	—
„ 31st December, .	2,043,000	13,000	—
1888, 30th June, .	2,012,000	—	31,000
„ 31st December, .	2,029,000	17,000	—
1889, 30th June, .	2,028,000	—	1,000
„ 31st December, .	2,042,000	14,000	—
1890, 30th June, .	2,035,000	—	7,000
„ 31st December, .	1,973,000	—	62,000
1891, 30th June, .	1,972,000	—	1,000
„ 31st December, .	1,966,000	—	6,000
1892, 30th June, .	1,958,000	—	8,000
„ 31st December, .	1,967,000	9,000	—
1893, 30th June, .	1,856,000	—	111,000
„ 31st December, .	1,876,000	20,000	—
1894, 30th June, .	1,940,000	64,000	—
„ 31st December, .	1,982,000	42,000	—

The progress of the accumulation of small savings in Post Office and Trustee Banks in Ireland combined, is shown in Tables IV. and IV. (A.) From Table IV. it will be seen that there has been a very large increase in savings during the year, the total amount in the Savings Banks in Ireland being £6,959,000 in December, 1894, as compared with £6,219,000 for the corresponding period of the year 1893, being an increase of £740,000 for the year, following an increase of £48,000 in the year 1893, and an increase of £239,000 at the close of 1892, as compared with December, 1891.

It will also be observed that there has been an increase in each year since 1874, and that the balance in Savings Banks on the 31st December last, was considerably more than double the amount to the credit of depositors at the close of the year 1874, the first year for which statistics are given in the Table. It may be added that it is the highest amount of which there is record, and that the increase during last year exceeds the largest in any previous year in the ratio of 5 to 2.

TABLE IV.—Showing the Totals of the Balances in Post Office and Trustee Savings Banks, given separately in Tables II. and III.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1874, 31st December,	3,006,000	85,000	—
1875, "	3,047,000	41,000	—
1876, "	3,277,000	230,000	—
1877, "	3,477,000	200,000	—
1878, "	3,486,000	9,000	—
1879, "	3,515,000	29,000	—
1880, "	3,635,000	120,000	—
1881, "	3,765,000	130,000	—
1882, "	4,003,000	238,000	—
1883, "	4,112,000	109,000	—
1884, "	4,321,000	209,000	—
1885, "	4,419,000	98,000	—
1886, "	4,710,000	291,000	—
1887, "	4,975,000	265,000	—
1888, "	5,268,000	293,000	—
1889, "	5,504,000	236,000	—
1890, "	5,696,000	192,000	—
1891, "	5,932,000	236,000	—
1892, "	6,171,000	239,000	—
1893, "	6,219,000	48,000	—
1894, "	6,959,000	740,000	—

Table IV. (A), in which the amount of small savings is set forth by half years, for the past eleven years, shows that during that period, with the exception of the first half of the year 1893, the half-yearly balances in Savings Banks in Ireland continuously increased, and that the respective increases in the two halves of 1894 far exceeded the increase in any preceding half year covered by the Table.

TABLE IV. (A).—Showing the Totals of the Balances in Post Office and Trustee Savings Banks, given separately in Tables II. (A) and III. (A).

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1884, 30th June, .	4,222,000	110,000	—
„ 31st December,	4,321,000	99,000	—
1885, 30th June, .	4,347,000	26,000	—
„ 31st December,	4,419,000	72,000	—
1886, 30th June, .	4,586,000	167,000	—
„ 31st December,	4,710,000	124,000	—
1887, 30th June, .	4,832,000	123,000	—
„ 31st December,	4,975,000	143,000	—
1888, 30th June, .	5,140,000	165,000	—
„ 31st December,	5,268,000	128,000	—
1889, 30th June, .	5,400,000	132,000	—
„ 31st December,	5,504,000	104,000	—
1890, 30th June, .	5,620,000	116,000	—
„ 31st December,	5,696,000	76,000	—
1891, 30th June, .	5,850,000	154,000	—
„ 31st December,	5,932,000	82,000	—
1892, 30th June, .	6,027,000	95,000	—
„ 31st December,	6,171,000	144,000	—
1893, 30th June, .	6,011,000	—	160,000
„ 31st December,	6,219,000	208,000	—
1894, 30th June, .	6,627,000	408,000	—
„ 31st December,	6,959,000	332,000	—

3. *Government Funds, India Stocks, and Guaranteed Land Stock.**

As shown in Table V. the gradual decrease in the total amount of the Government Funds, India Stocks, and Guaranteed Land Stock* on which dividends are payable at the Bank of Ireland, which had been observed in the December returns for each year from 1887 to 1893 did not continue last year, the amount for December, 1894, being £26,000,000, or £1,491,000 in excess of that for December, 1893, and also higher than the amount of Stock for either of the years 1891-2.

* Guaranteed Land Stock was created in 1892.

[TABLE V.]

TABLE V.—Showing the Amount of the Government Funds, India Stocks, and Guaranteed Land Stock in Ireland at the under-mentioned dates; compiled from Returns furnished by the Governor of the Bank of Ireland.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1874, 31st December,	34,555,000	—	295,000
1875, "	33,729,000	—	826,000
1876, "	33,264,000	—	465,000
1877, "	32,561,000	—	703,000
1878, "	31,837,000	—	724,000
1879, "	32,440,000	603,000	—
1880, "	32,395,000	—	45,000
1881, "	31,611,000	—	784,000
1882, "	31,804,000	193,000	—
1883, "	30,942,000	—	862,000
1884, "	30,537,000	—	405,000
1885, "	29,689,000	—	848,000
1886, "	30,080,000	391,000	—
1887, "	29,839,000	—	241,000
1888, "	28,669,000*	—	1,170,000*
1889, "	27,898,000†	—	771,000†
1890, "	26,610,000	—	1,288,000
1891, "	25,784,000	—	826,000
1892, "	25,198,000	—	586,000
1893, "	24,509,000	—	689,000
1894, "	26,000,000	1,491,000	—

The following statement shows in round numbers the amount of each of these several descriptions of Stock included in the total amount given above for December, 1894 :—

2½ per cent. Consols (1903),	£19,214,000
2½ per cent. Stock,	424,000
2½ (1905),	88,000
Local Loans, 8 per cent.,	1,012,000
India 8½ per cent. Stock,	2,628,000
" 8	1,115,000
Guaranteed Land Stock (2½ per cent.),	1,524,000
Total,	£28,000,000

Table V. (A), made up by half-years, shows that there has been an increase amounting to £625,000 in December, 1894, as compared with the close of the previous half-year, at which date the amount was £866,000 in excess of that for the 31st December, 1893.

* India 4 per cent. Stock ceased to bear interest on the 5th October, 1888, and was paid off.

† Reduced 3 per cent. Stock and 3 per cent. Consols ceased to bear interest on the 5th July, 1889.

[TABLE V. (A.)

TABLE V. (A).—Showing the Amount of Government Funds, India Stocks, and Guaranteed Land Stock, in Ireland at the undermentioned dates; compiled from Returns furnished by the Governor of the Bank of Ireland.

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1884, 30th June, .	30,859,000	—	83,000
„ 31st December,	30,537,000	—	322,000
1885, 30th June, .	30,900,000	363,000	—
„ 31st December,	29,689,000	—	1,211,000
1886, 30th June, .	30,484,000	795,000	—
„ 31st December,	30,080,000	—	404,000
1887, 30th June, .	30,779,000	699,000	—
„ 31st December,	29,839,000	—	940,000
1888, 30th June, .	28,856,000	—	983,000
„ 31st December,	28,669,000*	—	187,000*
1889, 30th June, .	28,219,000	—	450,000
„ 31st December,	27,898,000†	—	321,000†
1890, 30th June, .	27,517,000	—	381,000
„ 31st December,	26,610,000	—	907,000
1891, 30th June, .	26,609,000	—	1,000
„ 31st December,	25,784,000	—	825,000
1892, 30th June, .	26,042,000	258,000	—
„ 31st December,	25,198,000	—	844,000
1893, 30th June, .	25,283,000	85,000	—
„ 31st December,	24,509,000	—	774,000
1894, 30th June, .	25,375,000	866,000	—
„ 31st December,	26,000,000	625,000	—

4. Bank Note Circulation.

Dealing with the Bank Note circulation in a manner similar to that adopted with regard to the question of deposits and cash balances, it will be seen from Table VI. that there has been a decrease of £35,000 in the average circulation as compared with that for December, 1893, the average value having fallen from £6,536,000 in December, 1893, to £6,501,000 in the corresponding period of 1894, following an increase of £249,000 in December, 1893, as compared with December, 1892.

* See note (*) page 15.

† See note (†), page 15.

TABLE VI.—Showing the Average Bank Note Circulation of the Six Banks of Issue in Ireland in December of the years 1884-94; compiled from Accounts published by the Registrar of Bank Returns, pursuant to the Act 8 & 9 Vic., cap. 37.*

PERIODS.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£.	£
1884, December, .	6,748,000	—	487,000
1885, „ .	6,484,000	—	264,000
1886, „ .	6,359,000	—	125,000
1887, „ .	5,964,000	—	395,000
1888, „ .	6,700,000	745,000	—
1889, „ .	7,090,000	381,000	—
1890, „ .	7,098,000	8,000	—
1891, „ .	6,643,000	—	455,000
1892, „ .	6,287,000	—	356,000
1893, „ .	6,536,000	249,000	—
1894, „ .	6,501,000	—	35,000

If Table VI. (A.) be examined it will be observed that the usual increase of note circulation in December, as compared with June, took place in the year 1894; the increase on this occasion was £494,000.

* There are Six Banks in Ireland authorized to issue Notes, the statistics of which are included in this table. The total authorized issue of Notes for these Banks is £6,354,494.

[TABLE VI. (A.)

TABLE VI. (A).—Showing the Average Bank Note Circulation of the Six Banks of Issue in Ireland, in the months of June and December of the years 1884-94; compiled from Accounts published by the Registrar of Bank Returns, pursuant to the Act 8 & 9 Vic., cap. 37.*

Periods.	Amount.	Increase.	Decrease.
	£	£	£
1884, June, .	6,240,000	—	995,000
„ December, .	6,748,000	508,000	—
1885, June, .	5,710,000	—	1,038,000
„ December, .	6,484,000	774,000	—
1886, June, .	5,726,000	—	758,000
„ December, .	6,359,000	633,000	—
1887, June, .	5,681,000	—	678,000
„ December, .	5,964,000	283,000	—
1888, June, .	5,758,000	—	206,000
„ December, .	6,709,000	951,000	—
1889, June, .	6,515,000	—	194,000
„ December, .	7,090,000	575,000	—
1890, June, .	6,634,000	—	456,000
„ December, .	7,098,000	464,000	—
1891, June, .	6,165,000	—	933,000
„ December, .	6,643,000	478,000	—
1892, June, .	5,965,000	—	678,000
„ December, .	6,287,000	322,000	—
1893, June, .	6,088,000	—	199,000
„ December, .	6,536,000	448,000	—
1894, June, .	6,007,000	—	529,000
„ December, .	6,501,000	494,000	—

* See note, p. 17.

The results of the analysis of the foregoing tables are:—

- 1st. That in December, 1894, there was an increase of Deposits and Cash Balances in the Irish Joint Stock Banks as compared with the corresponding period in 1893, amounting to £1,755,000, and that the amount of such Deposits and Cash Balances in December last, was the highest yet recorded.
- 2nd. That there was an increase of £2,177,000 in Deposits and Cash Balances in the Irish Joint

Stock Banks in December, 1894, as compared with June, 1894.

- 3rd. That there was an increase of £740,000 in the Deposits in Savings Banks in Ireland in December, 1894, as compared with the close of the year 1893, there having been an increase of £684,000 in the sum in the Post Office Savings Banks, and an increase of £106,000 in the amount in the Trustee Banks.
- 4th. That there was an increase of £332,000 in the Deposits in Savings Banks in December, 1894, as compared with the amount for June in that year.
- 5th. That the amount (in December, 1894), of Government Funds, India Stocks, and Guaranteed Land Stock on which dividends are payable at the Bank of Ireland, shows an increase of £1,491,000 as compared with the amount at the close of the preceding year.
- 6th. That in December, 1894, there was an increase of £625,000 in the amount of Government Funds, India Stocks, and Guaranteed Land Stock on which dividends are payable at the Bank of Ireland, as compared with June of the same year.
- 7th. That in December, 1894, there was a decrease of £35,000 in the average amount of Bank Note circulation, as compared with the corresponding period of 1893.
- 8th. That there was an increase of Bank Note circulation to the amount of £494,000 in December, 1894, as compared with June of the same year.

5. *Railway Statistics.*

Table VII., compiled from Returns furnished by the authorities of the several Companies, gives the receipts of Irish Railways, week by week, for the year 1894, compared with those for 1893.

A review of the weekly traffic returns shows that the receipts for the year were the highest yet recorded. In 44 weeks the receipts exceeded those for the corresponding weeks of the year 1893, and in 8 weeks the receipts were below those for the corresponding periods, with the net result that in the year there was an increase of £121,913 or 3·8 per cent. as compared with the amount received in 1893, the total receipts for the year 1894 (52 weeks) being £3,302,956 against £3,181,043 in 1893, £3,103,651 in 1892, and £3,147,458 in 1891, when the receipts were higher than those for any previous year.

Table VIII. gives some of the principal statistics for Irish Railways during the ten years 1884-93, for comparison with the aggregate figures at foot of Table VII. for 1893-94.

The figures in Table VIII. show the revised amounts as given in the reports of the Board of Trade. The unrevised receipts compiled from the weekly returns furnished to me by the Railway Companies are slightly in excess of the revised amounts, apparently owing to their including some miscellaneous items which do not properly come within the term "traffic receipts"; the difference, however, is small in proportion to the total amount.

[Continued on p. 22.]

TABLE VIII.—RAILWAY TRAFFIC STATISTICS, IRELAND, 1854-95.

Years.	Length of Main lines.	Number of Passengers.	RECEIPTS.					
			Passenger Traffic and Goods.	Goods Traffic.	Total.	General Revenue.	General Expenses.	Average Receipts per Mile.
	Miles.		£	£	£	£	£	£
1854	2,373	19,377,000	1,814,000	1,322,000	3,136,000	—	50,000	1,103
1855	2,373	19,123,000	1,830,000	1,348,000	3,178,000	—	37,000	1,075
1856	2,373	18,840,000	1,481,000	1,300,000	2,781,000	—	8,000	1,038
1857	2,429	18,353,000	1,801,000	1,273,000	3,074,000	29,000	—	1,051
1858	2,429	18,562,000	1,827,000	1,286,000	3,113,000	50,000	—	1,060
1859	2,443	20,390,000	1,530,000	1,368,000	2,898,000	151,000	—	1,150
1860	2,443	20,891,000	1,620,000	1,413,000	3,033,000	51,000	—	1,151
1861	2,468	21,433,000	1,873,000	1,448,000	3,321,000	78,000	—	1,166
1862	2,490	21,854,000	1,665,000	1,403,000	3,068,000	—	35,000	1,146
1863	2,581	22,834,000	1,707,000	1,441,000	3,148,000	61,000	—	1,146

In conclusion, I have to return my thanks to the Authorities of the various Joint Stock Banks of Ireland, and of the Post Office Savings Bank Department; the Comptroller-General of the National Debt Office; the Governor of the Bank of Ireland, and the Chairmen and Directors of the several Railway Companies, for the valuable information which they so promptly afforded in connexion with the compilation of these Statistics for your Excellency.

I have the honour to remain,

Your Excellency's faithful servant,

THOMAS W. GRIMSHAW,

Registrar-General.

GENERAL REGISTER OFFICE,

CHARLEMONT HOUSE,

Dublin, 28th January, 1895.

DUBLIN CASTLE,

31st January, 1895.

SIR,

I have to acknowledge the receipt of your letter of the 30th instant, forwarding, for submission to His Excellency the Lord Lieutenant, the Return of certain Statistics of Banking, &c., in Ireland, for the half-year ended 31st December, 1894.

I am, Sir,

Your obedient Servant,

D. HARREL

The Registrar-General,

Charlemont House,

Dublin.

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BANKING AND RAILWAY STATISTICS, IRELAND (DECEMBER, 1894).

TABLE VII.—COMPARATIVE RETURN OF WEEKLY RAILWAY RECEIPTS IN IRELAND FOR THE YEARS 1893-94.

No. of Week & Actual date.	Name of Week ending (1894).	RECEIPTS FOR WEEK						No. of Trains per Day.	RECEIPTS FOR THE YEAR								
		Total		Increase or Decrease in 1894 as compared with 1893.		Increase or Decrease in 1894 as compared with 1893.			Total		Increase in 1894 as compared with 1893.		Increase in 1894 as compared with 1893.				
		1893.		1894.		1893.			1893.		1894.		1893.		1894.		
		£	s	£	s	£	s		£	s	£	s	£	s	£	s	
Holiday																	
1 st	January	5	44,068	50,123	1,128	25	—	5,740	27	18	40,066	50,123	3,128	20	—	—	—
2 nd	"	12	47,087	48,267	—	—	1,000	33	27	14	55,048	56,480	—	—	455	0	
3 rd	"	19	42,053	40,861	—	—	548	0	36	17	44,697	44,697	—	—	—	0	
4 th	"	26	41,280	39,305	485	0	—	—	43	18	40,417	39,085	—	—	—	0	
5 th	February	5	45,139	42,899	—	—	1,009	3	10	10	42,848	42,848	—	—	—	0	
6 th	"	12	42,441	40,897	—	—	—	—	17	14	40,449	40,449	—	—	—	0	
7 th	"	19	45,448	40,845	3,123	24	—	—	24	14	40,845	40,845	—	—	—	0	
8 th	"	26	40,845	40,845	—	—	—	—	31	14	40,845	40,845	—	—	—	0	
9 th	March	5	47,087	40,848	3,879	84	—	—	18	20	434,519	489,746	5,286	12	—	—	
10 th	"	12	43,491	38,881	—	—	400	0	25	19	348,010	364,306	5,988	18	—	—	
11 th	"	19	43,007	38,865	3,858	94	—	—	19	20	344,087	359,944	5,137	14	—	—	
12 th	"	26	42,044	38,894	3,899	81	—	—	18	21	355,201	368,666	3,123	24	—	—	
13 th	"	26	44,379	42,058	3,758	194	—	—	30	23	375,830	381,543	30,133	20	—	—	
April																	
14 th	"	5	37,891	40,835	—	—	3,142	54	34	23	338,189	371,240	37,900	34	—	—	
15 th	"	12	37,891	38,860	1,119	19	—	—	21	20	325,043	335,006	38,180	28	—	—	
16 th	"	19	39,813	41,835	1,412	19	—	—	28	22	365,735	377,487	33,788	35	—	—	
17 th	"	26	39,348	40,842	—	—	3,553	3	38	20	352,060	364,775	38,171	30	—	—	
18 th	May	4	40,828	47,245	3,113	16	—	—	44	24	388,373	409,448	38,492	29	—	—	
19 th	"	11	40,562	40,871	84	0	—	—	18	25	3,654,368	3,694,056	48,492	—	—	—	
20 th	"	18	40,216	40,873	3,711	89	—	—	27	20	3,116,932	3,137,393	37,771	31	—	—	
21 st	"	26	39,848	39,849	—	—	3,837	14	37	23	3,391,495	3,393,043	23,358	10	—	—	
22 nd	June	1	40,024	50,019	3,888	10	—	—	39	28	3,347,025	3,386,254	23,332	12	—	—	
23 rd	"	8	56,192	50,029	3,644	40	—	—	33	28	3,341,284	3,286,184	34,899	16	—	—	
24 th	"	15	56,145	50,081	3,684	40	—	—	39	28	3,379,037	3,406,013	27,351	20	—	—	
25 th	"	22	56,480	50,078	4,879	79	—	—	38	30	3,441,003	3,478,250	35,167	20	—	—	
26 th	"	29	50,028	57,308	3,738	111	—	—	38	30	3,313,046	3,388,530	38,285	26	—	—	
July																	
27 th	"	5	37,864	37,895	3,635	80	—	—	30	30	3,373,340	3,393,324	48,384	0	—	—	
28 th	"	12	37,818	37,890	3,518	17	—	—	34	30	3,345,353	3,395,350	48,850	31	—	—	
29 th	"	19	38,348	37,895	3,605	80	—	—	34	30	3,313,046	3,346,305	38,859	29	—	—	
30 th	"	26	37,867	37,895	3,709	25	—	—	34	30	3,350,185	3,351,354	37,719	33	—	—	
August																	
31 st	"	5	39,398	37,896	3,830	47	—	—	30	30	3,388,134	3,316,698	80,384	28	—	—	
1 st	September	13	39,837	37,895	3,639	49	—	—	37	34	3,011,480	3,088,344	48,482	53	—	—	
2 nd	"	20	38,484	37,897	3,533	36	—	—	30	37	3,089,080	3,084,844	48,362	20	—	—	
3 rd	"	27	37,023	38,337	—	—	136	0	30	36	3,059,143	3,124,501	58,238	33	—	—	
4 th	"	4	37,020	38,414	3,819	62	—	—	35	36	3,138,220	3,176,008	71,554	84	—	—	
5 th	"	11	38,422	37,810	4,174	34	—	—	34	36	3,197,180	3,174,812	17,532	30	—	—	
6 th	September	18	37,023	38,613	3,888	40	—	—	34	36	3,206,733	3,213,080	36,815	0	—	—	
7 th	"	25	37,898	37,813	3,484	28	—	—	37	39	3,320,281	3,342,387	31,276	88	—	—	
8 th	"	25	37,024	38,618	3,388	20	—	—	34	36	3,235,887	3,248,323	48,948	34	—	—	
October																	
9 th	"	2	38,411	37,813	3,542	46	—	—	30	39	3,247,608	3,286,844	48,987	35	—	—	
10 th	"	9	38,418	37,810	3,908	40	—	—	19	36	3,086,021	3,084,719	48,238	33	—	—	
11 th	"	16	38,733	38,418	3,448	29	—	—	33	38	3,008,030	3,040,320	36,558	80	—	—	
12 th	"	23	39,861	38,418	3,813	17	—	—	19	44	3,048,320	3,088,291	31,997	34	—	—	
13 th	November	7	39,897	38,412	3,714	37	—	—	22	43	3,137,087	3,088,048	48,931	24	—	—	
14 th	"	14	39,481	38,228	3,717	39	—	—	20	42	3,196,448	3,081,716	51,816	24	—	—	
15 th	"	21	37,861	38,412	3,855	49	—	—	21	41	3,084,048	3,152,874	37,235	36	—	—	
16 th	"	28	38,749	38,023	3,812	84	—	—	20	41	3,008,008	3,060,280	32,858	24	—	—	
17 th	"	30	40,723	37,878	3,813	88	—	—	20	41	3,057,281	3,063,279	35,811	37	—	—	
18 th	December	7	38,738	38,445	3,938	86	—	—	19	42	3,048,042	3,140,713	119,118	37	—	—	
19 th	"	14	38,868	37,841	3,413	78	—	—	19	42	3,057,281	3,140,713	119,549	36	—	—	
20 th	"	21	40,068	38,732	3,081	81	—	—	14	42	3,116,792	3,250,885	118,530	38	—	—	
21 st	"	28	40,778	38,001	3,583	86	—	—	19	42	3,141,345	3,260,888	121,912	38	—	—	

* Owing to the closing of Accounts at the end of the Calendar, the figures for the week ending 12th December, 1894, are not shown. The figures for the week ending 19th December, 1894, are also not shown. The figures for the week ending 26th December, 1894, are also not shown. The figures for the week ending 31st December, 1894, are also not shown.